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26 January 1965

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OFFICE OF SECURITY NOTICE 

FOR : All Office of Security Headquarters Personnel

SUBJECT : Automobile Insurance Coverage (Personal)

1. The attention of all Office of Security personnel, who utilize their personally owned vehicles (POV) on officially authorized Government business, is invited to a potential problem in the coverage provided under private automobile insurance policies.

2. Employees are reminded that the coverage provided by various insurance companies differ. The only sure way to ascertain if your policy provides collision coverage, while operating your POV on officially authorized Government business, is to check the provision of your policy or check with a representative of your insurance company.

3. For your information, most applications or renewal applications contain a section which asks the applicant if he uses his POV for purposes other than personal business or pleasure and the frequency of such usage. It is highly recommended to employees that when completing such applications, the applicant indicate whether he uses his POV for such purposes occasionally, frequently, or not at all. By indicating that the vehicle is utilized occasionally or frequently for other than personal business or pleasure, may result in a higher premium charge to the insured. However, it will probably insure that he will be covered for damages to his vehicle, personal injury to himself or to other passengers riding in his vehicle. If such is not indicated on the application, and an accident occurs while the POV is being utilized on official Government business, the insured may not be protected under the "collision clause" of his policy.

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4. For your additional information, an accident involving a POV, rented or borrowed vehicle driven by an employee while conducting officially authorized Government business, resulting in personal injury or damage to a third party or parties, is normally handled under the Federal Tort Claims Act. In other words, a claim by the injured third party or parties is satisfied by initiating a suit against the U.S. Government under the Federal Tort Claims Act rather than against the driver or employee.

25X1A 5. The attention of all Office of Security personnel is invited to [REDACTED] sub-paragraphs "j" and "k", regarding established Agency policies and procedures in the event of an accident while operating a Government owned vehicle (GOV), a POV, rented or borrowed vehicle on officially authorized Government business.

25X1A 6. Effective immediately, in addition to the above cited provisions of [REDACTED] any employee of the Office of Security who is involved in an accident while driving a GOV, POV, rented or borrowed vehicle on officially authorized Government business, regardless of how slight the damage, shall notify his supervisor verbally as soon as practicable and as circumstances dictate. The supervisor shall then notify the Chief, Administration & Training Staff (A&TS). Following verbal notification by the employee, in addition to the forms required in [REDACTED] he shall immediately (within twenty-four hours) prepare a memorandum to his supervisor, a copy of which shall be forwarded to the Chief, A&TS, setting forth the following information and any additional data he deems pertinent:

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- a. Identity and addresses of parties involved.
- b. Make, model, and tag number of vehicles.
- c. Circumstances describing the accident, including a sketch of the scene of the accident.
- d. Personal injury, if any, and action taken to care for the injured.
- f. Questions asked and answers furnished to third parties, including the police or insurance company representatives.

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g. Whether or not an accident report was made to the police and, if so, the police department and precinct involved.

h. Cover problems anticipated, if any.

7. All employees are cautioned against volunteering information concerning an accident involving a vehicle, as described above, which is being utilized on officially authorized Government business. Normally, the employee should furnish only his name, address, and the name of the insurance company providing coverage for the vehicle. Answers to other questions should be declined with the explanation that such questions should be referred to your insurance company. However, no attempt should be made to withhold information pertaining to the accident from the police.

8. In the event an injured third party informs you that he is unable to obtain satisfaction from the insurance company providing coverage for your vehicle, this matter should be reported to your supervisor immediately and the supervisor shall promptly report this information, through channels, to the Chief, Administration & Training Staff, for appropriate action.

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